

January 2017

Consumers and Direct Investment - UK

“Direct-to-consumer investing has grown steadily in the last five years and this growth will continue in the coming years. As well as positive market conditions for growth, there is also consumer demand for direct services. People are keen to take control of their finances and will look for the tools ...

November 2016

ISAs - UK

“The ISA market is at a turning point. Overall contributions continue to grow driven by the stocks and shares sector of the market, but the number of accounts fell in the last tax year, as low interest rates undermine the incentive to save among many consumers. The introduction of the ...

September 2016

Equity Investing - UK

“Low savings rates and new technology should make investing in equities an attractive proposition for those who have become disillusioned with the cash savings market. However, ownership across the adult population remains low and a risk-averse attitude continues to hamper the uptake of investment products, with recent market volatility off-putting ...

Consumers and the Economic Outlook: Quarterly Update - UK

“For the UK, the EU referendum is one of the defining moments of the 21st Century so far, with long-term implications that will rival events as seismic as the financial crisis. The truth is, though, that this early in the process there has been little direct impact on most people’s ...

June 2016

Deposit and Savings Accounts - UK

“The prolonged low interest rate environment has disengaged consumers in the UK deposit and savings account market. The Government’s attempts to motivate people to build a savings pot with the new Personal Savings Allowance, among other changes, are not enough to combat the lack of competition from providers.”

– ...

May 2016**Consumers and the Economic Outlook: Quarterly Update - UK**

“Mintel’s consumer confidence data shows that the economy only has, at best, an indirect impact on sentiment. When the UK economy was outperforming most of its peers, many people were still pretty wary. However, in 2016 sentiment has continued to trend upwards, despite disappointing growth in the economy as a ...

April 2016**Saving and Investing for Children - UK**

“Although 61% of parents in the UK are putting money away for their children’s futures, a third of these are not doing so on a regular basis. Moreover, there are a significant minority who are not managing to save anything at all. For many parents, having other more pressing demands ...

Buy-to-let Mortgages - UK

“The buy-to-let market will face an onslaught of challenges over the coming years, with an influx of regulatory changes that are set to slow down growth. Lenders need to adapt product ranges, support landlords with investment strategy rethinks, and ensure that all new borrowers are equipped with the knowledge to ...